
IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In Re:)	Case No.: 20-01362
)	
Leixy L Blue)	Chapter 13
)	
)	Judge: Deborah L. Thorne
Debtor(s))	

TO: Trustee Marilyn Marshall, 224 S. Michigan Ave., #800, Chicago, IL 60604;

See attached service list.

PROOF OF SERVICE

The undersigned, an attorney, certifies that he transmitted a copy of this notice and the attached Amended Chapter 13 Plan to the above-named creditor and also to the attached service list via regular U.S. Mail with postage prepaid from the mailbox located at 4131 Main St. Skokie, IL 60076, on March 26, 2020.

/s/ David H. Cutler
Attorney for the Debtor

Cutler & Associates, Ltd.
4131 Main St.
Skokie, IL 60076
Phone: (847) 673-8600

Label Matrix for local noticing
0752-1
Case 20-01362
Northern District of Illinois
Eastern Division
Thu Mar 26 19:28:43 CDT 2020

Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601-4303

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

U.S. Bankruptcy Court
Eastern Division
219 S Dearborn
7th Floor
Chicago, IL 60604-1702

American Credit Acceptance
Attn: Bankruptcy
961 E Main St
Spartanburg, SC 29302-2185

Amerimark Premier
AmeriMark Easy Pay Plan
Po Box 2845
Monroe, WI 53566-8045

Atlas Acquisitions LLC (Mid America Bank an
294 Union St.
Hackensack, NJ 07601-4303

CREDIT FIRST NA
po box 818011
CLEVELAND, OH 44181-8011

CW Nexus Credit Card Holdings 1, LLC
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Capital One Bank (USA)
by American InfoSource as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Capital One N.A.
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Capital One Na
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Capital One, N.A.
c/o Becket and Lee LLP
PO Box 3001
Malvern PA 19355-0701

Comenity Bank/Ann Taylor
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218-2125

Comenity Bank/Buckle
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Comenity Bank/Chadwicks Of Boston
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Comenity Bank/Eddie Bauer
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Comenity Bank/Jessica London
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Comenity Bank/Kingsize
Attn: Bankruptcy
Po Box 182125
Columbus, GA 43218-2125

Comenity Bank/Marathon
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Comenity Bank/Pier 1
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Comenity Bank/Victoria Secret
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

ComenityBank/Venus
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218-2125

Comenitybank/New York
Attn: Bankruptcy
Po Box 18215
Columbus, OH 43218

Comenitybank/Talbots
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218-2125

Comenitycapital/mrsota
Attn: Bankruptcy Dept
Po Box 182125
Columbus, OH 43218-2125

Consumers Credit Union
1075 Tri-State Parkway
Suite 850
Gurnee, IL 60031-9182

Credit First National Association
Attn: Bankruptcy
Po Box 81315
Cleveland, OH 44181-0315

Cws/cw Nexus
101 Crossways Park Dr W
Woodbury, NY 11797-2020

Fingerhut
Attn: Bankruptcy
Po Box 1250
Saint Cloud, MN 56395-1250

First PREMIER Bank
Attn: Bankruptcy
Po Box 5524
Sioux Falls, SD 57117-5524

First Progress
Attn: Bankruptcy
Po Box 9053
Johnson City, TN 37615-9053

Hoevel And Associates
3725 N Western Ave
Chicago, IL 60618-4705

Kohls/Capital One
Attn: Credit Administrator
Po Box 3043
Milwaukee, WI 53201-3043

MERRICK BANK
Resurgent Capital Services
PO Box 10368
Greenville, SC 29603-0368

Merrick Bank/CardWorks
Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804-9001

Midland Credit Management, Inc.
PO Box 2037
Warren, MI 48090-2037

Midland Fund
Attn: Bankruptcy
350 Camino De La Reine Ste 100
San Diego, CA 92108-3007

Midland Funding
Attn: Bankruptcy
350 Camino De La Reine Ste 100
San Diego, CA 92108-3007

Midland Funding LLC
Midland Credit Management, Inc.
as agent for Midland Funding, LLC
PO Box 2011
Warren, MI 48090-2011

Moneylion
Attn: Bankruptcy Dept
P.O. Box 1547
Sandy, UT 84091-1547

Monterey Collection Services
Attn: Bankruptcy
4095 Avenida De La Plata
Oceanside, CA 92056-5802

Office of Housing FHA Comptroller
Director of Mortgage Insurance
451 Seventh Street , SW
Washington, DC 20410-0001

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
MOMA Trust LLC
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Second Round Sub LLC
PO Box 788
Kirkland, WA 98083-0788

ROBERTSON, ANSCHUTZ, SCHNEID & CRANE LLC
c/o Selene Finance LP
10700 ABBOTT'S BRIDGE ROAD, SUITE 1
DULUTH, GA 30097-8458

Second Round, LP
Attn: Bankruptcy Dept
Po Box 41955
Austin, TX 78704-0033

Selene Finance Lp
9990 Richmond Ave Ste 40
Houston, TX 77042-4559

Selene Finance, LP
9990 Richmond Ave. Suite 400 South
Houston TX 77042-4546

SunTrust Bank now Truist Bank
P.O. Box 85092
Richmond, VA 23286-0001

Syncb/Crate & Barrel
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896-5060

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

David H Cutler
Cutler & Associates, Ltd.
4131 Main St.
Skokie, IL 60076-2780

Leixy L Blue
2353 S. Buckingham
Westchester, IL 60154-5145

Marilyn O Marshall
224 South Michigan Ste 800
Chicago, IL 60604-2503

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604-2027

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Portfolio Recovery
Attn: Bankruptcy
120 Corporate Blvd
Norfolk, VA 23502

(d)Portfolio Recovery Associates, LLC
c/o Express
POB 41067
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC
c/o Menards
POB 41067
Norfolk VA 23541

(d)Portfolio Recovery Associates, LLC
c/o West Elm
POB 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Selene Finance , LP

(d)Atlas Acquisitions LLC
294 Union St.
Hackensack, NJ 07601-4303

(u)Comenity Bank/womnwithn

End of Label Matrix	
Mailable recipients	58
Bypassed recipients	3
Total	61

Fill in this information to identify your case:

Debtor 1	Leixy L Blue		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS		
Case number:	20-01362		
(If known)			

■ Check if this is an amended plan, and list below the sections of the plan that have been changed.

1.1, 1.3, 2.1, 2.3, 2.5, 3.1, 3.2, 3.3, 4.2, 5.1, 8.1

Official Form 113

Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$673.00 per **Month** for **4** months
\$689.00 per **Month** for **56** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Debtor Leixy L BlueCase number 20-01362

Check one.

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☒ Debtor(s) will treat income refunds as follows:
On or before April 20th of the year following the filing of the case and each year thereafter, the Debtor(s) shall submit a copy of the prior year's filed federal tax return to the Chapter 13 Trustee. The Debtor(s) shall tender the amount of any tax refund received while the case is pending in excess of \$1,200.00 to the Trustee. The tax refunds shall be treated as additional payments into the plan and must be submitted within 7 (seven) days of receipt of each such refunds by the Debtor(s).

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$41,276.00.**Part 3: Treatment of Secured Claims****3.1 Maintenance of payments and cure of default, if any.**

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
Selene Finance, LP	2353 S Buckingham Westchester, IL 60154 Cook County Principal Residence	\$1,234.64	Prepetition: \$10,362.90	0.00%	\$272.71	\$10,362.90
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
- ☒ The claims listed below were either:

Debtor **Leixy L Blue**Case number **20-01362**

(1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or

(2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Amount of claim	Interest rate	Monthly plan payment	Estimated total payments by trustee
American Credit Acceptance	2017 Chevy Equinox	\$18,650.52	7.00%	\$369.30	\$22,158.00

Disbursed by:

☒ Trustee☐ Debtor(s)

Insert additional claims as needed.

3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be **5.00%** of plan payments; and during the plan term, they are estimated to total **\$2,063.80**.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be **\$4,500.00**.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Debtor Leixy L Blue

Case number 20-01362

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☐ The sum of \$ _____.
- ☒ 4.00 % of the total amount of these claims, an estimated payment of \$ 2,191.30.
- ☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00.
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. *Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 5.2 need not be completed or reproduced.*

5.3 Other separately classified nonpriority unsecured claims. *Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 5.3 need not be completed or reproduced.*

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

- ☒ **None.** *If "None" is checked, the rest of § 6.1 need not be completed or reproduced.*

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☐ plan confirmation.
- ☒ entry of discharge.
- ☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

- ☐ **None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

1. The Chapter 13 plan payments will increase from \$673 to \$689 per month commencing with the June 2020 plan payment until the end of the plan.

2. The second mortgage with Office of Housing, Federal Housing Administration (FHA) for the property located at 2353 S Buckingham Westchester, IL 60154 was part of a loan modification and the Trustee is to make no payments to such creditor.

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

Debtor Leixy L Blue Case number 20-01362

X /s/ Leixy L Blue X _____
Leixy L Blue Signature of Debtor 2
Signature of Debtor 1

Executed on March 26, 2020 Executed on _____

X /s/ David H. Cutler Date March 26, 2020
David H. Cutler
Signature of Attorney for Debtor(s)

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Debtor Leixy L Blue

Case number 20-01362

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a.	Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	\$10,362.90
b.	Modified secured claims <i>(Part 3, Section 3.2 total)</i>	\$0.00
c.	Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	\$22,158.00
d.	Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	\$0.00
e.	Fees and priority claims <i>(Part 4 total)</i>	\$6,563.80
f.	Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	\$2,191.30
g.	Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	\$0.00
h.	Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	\$0.00
i.	Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	\$0.00
j.	Nonstandard payments <i>(Part 8, total)</i>	\$0.00
		+
Total of lines a through j		\$41,276.00